

PLEASE TELL US ABOUT YOUR OCCUPATION

***Occupation Type** Salaried Self-employed Self-employed Professional Retired Home Maker Student Others Please Specify

If salaried, Type of company
 Sole Proprietorship Partnership Private Ltd. Public Ltd. Multinational Government Others Please Specify

If salaried, Industry / Firm details
 Banking & Finance Construction/ Real estate Consumer Durables BPO/ITES Travel/Tourism NBFC Hotel/Restaurant
 Entertainment/Media Information Technology Telecom Retail Multinational Others Please Specify

If Self Employed Professional
 Doctor CA/CS Lawyer Architect Consultant Broker Engineer
 Films/Entertainment Financier Real Estate Agent Agriculturist Manufacturer Trader/Distributor Others Please Specify

If Self Employed type of firm
 Sole Proprietorship Partnership Private Ltd. Others Please Specify

Total period in Employment/Business Years Months Period in Current Employment/Business Years Months

*Annual Income range (in INR) Upto 5L 5-10L 10-20L 20-30L 30-50L 50-1cr. >1Cr.

*Are you a Politically Exposed Person or related to one ? Yes No

EXISTING FINANCIAL RELATIONSHIP

Are you a customer of AU Small Finance Bank Yes No if yes CIF/UCIC NO.

Nature of Account Banking Personal Loan Car Loan Home Loan Others Specify

AU Credit card / Account / Loan No.:

For Other Bank
 Name of your Bank No. of Years account held Years Months
 Account No. Account type Current Savings Others Specify

Non AU Credit Card Numbers	Bank Name	Credit Limit
Credit card : 1 <input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card : 2 <input type="text"/>	<input type="text"/>	<input type="text"/>

NOMINATION DETAILS (APPLICABLE FOR CERTAIN PRODUCTS WITH INSURANCE FEATURE ONLY)

Name of Nominee F I R S T M I D D L E L A S T

Relationship with the nominee Nominee's Date of birth D D M M Y Y Y Y

RELATIONSHIP - IMPORTANT

Do you have any relationship with any director / Promoter or senior mgmt. personnel of AU Small Finance Bank ? Yes No

Name of Director/Promoter/Senior mgmt. Personnel Relationship with Director/Promoter/senior mgmt. personnel


REFERENCE DETAILS

Reference 1. Name Mobile No.

Reference 2. Name Mobile No.

ADD ON CARD DETAILS

Add on -1
Affix Add on 1 Photo



*Name F I R S T M I D D L E L A S T

Embossing Name

*Gender M F T ^ ^Third Gender *DOB D D M M Y Y Y Y Mobile No. +91


AU Small Finance Bank A/C No. Sub-Limit (% of Credit limit) 25% 50%

Email ID (In Capital Letters)

I confirm that the add-on 1 applicant is my Spouse Parent Children Brother Sister Staying with me Not Staying With Me

Nationality of add-on card member Indian Citizen Foreign National NRI

Add on -2
Affix Add on 2 Photo



*Name F I R S T M I D D L E L A S T

Embossing Name

*Gender M F T ^ ^Third Gender *DOB D D M M Y Y Y Y Mobile No. +91

AU Small Finance Bank A/C No. Sub-Limit (% of Credit limit) 25% 50%

Email ID (In Capital Letters)

I confirm that the add-on 1 applicant is my Spouse Parent Children Brother Sister Staying with me Not Staying With Me

Nationality of add-on card member Indian Citizen Foreign National NRI

1. If neither of the sub limit option is selected, 100% of credit limit of primary card will be available for add-on member
2. Add-on member not having AU Small Finance Bank a/c and is sibling of Primary cardholder will be required to submit Photo ID, PAN copy & Address proof as a primary card holder take the full responsibility of the add-on, Including all transactions / usages & payments. I will produce the ID proof of the add-on member as requested by the Bank.

Signature of the Proposer / Applicant

AU Small Finance Bank Customers need to sign as per bank records

DECLARATION

I hereby apply for AU Credit Card and declare that the information included in this application is true & correct and that I am eligible to apply for an internationally valid card. I accept that AU Small Finance Bank is entitled in its absolute discretion to accept or reject this application. It is my responsibility to obtain the Terms & Conditions applicable to the AU Credit Card separately and, read the same. I will be bound by the Terms & Conditions as may be in force from time to time and receipt /use of the card shall be deemed to be acceptance of those Terms & Conditions. I authorise AU Small Finance Bank and/or its associates to verify relevant information at my office/ residence or to contact me/my employer/Banker/Credit Bureau/RBI/ Telecom Service provider or any other source to obtain or provide any information that may be required for confirming membership requirements or maintaining my account in good credit standing. I agree to be charged my card fee in my statement. In case I have applied for Add-on Card(s) I will be billed for such an Add-on Card in the normal monthly statement. I, the primary applicant, will be liable for all charges incurred on Primary or on the Add-on Card(s) issued on the account and each Add-on applicant will be liable for all charges incurred with Add-on Card jointly and severally with the holder of the primary card. The facility of Add-on Card(s) being special facility at a concessional fee/rate, continuation of the Add-on Cardmember/s will be dependent on the continuation of my membership. I understand and undertake that the usage of AU Credit Card(s) shall be strictly in accordance with exchange control regulations, of the Regulatory Authorities as applicable from time to time which I undertake as my responsibilities to keep myself updated of, and in the event of any failure to do so, I will be liable to action under the Foreign Exchange Management Act, 1999 or its statutory modification or re-enactment thereof. I confirm that I have no Insolvency proceedings pending against me nor have I ever adjudicated insolvent. The Bank will be entitled to cancel my Cards(s) at any time without assigning any reasons. I understand Goods & Services Tax will be levied on fees, interest, and other charges, as per government guidelines. I am aware that the Bank reserves right not to return the supporting financial documents given by me along with the application.

I have received and read the detailed Terms & Conditions (MITC) and agree to abide by them once I am allotted the Credit Card. I hereby confirm that I have also read and understood the contents of the Schedule of Charges and disclosure details and agree to be levied various charges mention therein as and when applicable to me. I confirm that basis my eligibility AU Small Finance Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio. Credit limit on any card account may be reviewed as per the Bank policy specified from time to time.

The Bank reserves the right to decrease and/or unconditionally cancel the limit assigned to the card and intimate the Card member (s) about the same. In such a stand the Bank will inform immediately including the reason thereof, by SMS/ e-mail followed by confirmation in writing. I also understand and agree to the fact that the Bank is authorised to change any or all the Terms & Conditions of the Schedule of Charges with due intimation to the Customer (s). Changed Terms & Conditions shall be communicated through the Bank's website and by other acceptable modes of communication. I authorise the Bank to record specific conversations between me/my/ representative and the Bank's representative. in case of grievance-related conversations or payment-recovery related conversations or any other conversation that the Bank may deem fit. at its own discretion. I agree to abide by any Terms & Conditions as may be added/amended by the Bank from time to time with due intimation to the Customer (s), regarding this Credit Card/ any other facility/loan product that I avail through this Credit Card or any other Credit Card that I may be issued by the Bank in the future. I am aware that my new Credit Card would be automatically registered for AU Small Finance Bank Net Banking in case I am a Net Banking Customer. I confirm that I do not have any existing Customer ID apart from the one mentioned above, and incase found otherwise Bank reserves the right to consolidate the Customer IDs under a single Customer ID as it may decide, without any prior notice to me. I authorise AU Small Finance Bank to make any enquiries regarding my application & give consent to the Bank to disclose without notice to me, information furnished by me in application form(s)/related documents executed in relation to the facilities availed from the Bank, other Branches/Subsidiaries/Affiliates, Credit Bureaus/Rating Agencies, Service Providers, as it deems fit. I acknowledge that the Bank may assign any activities related to the Credit Card operations to any service provider appointed by the Bank, whether located in India or overseas and whether AU Small Finance Bank Group entity or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). I also acknowledge the right of the Bank to provide/share details of my account/application(s) to such service providers for any activities related to the Credit Card operations without any specific consent.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also confirm that my preferred language of communication is English unless confirmed otherwise.

I also give my consent for receiving product, service, and other Bank-related information from AU Small Finance Bank Ltd. on the registered modes of correspondence.

I agree to participate in any or all of the card upgrade programs or Limit enhancement programs that the Bank may conduct on my card account from time to time as part of periodic portfolio reviews.

Skimming Undertaking: Skimming is defined as the compromise of the full data encoded on a genuine credit card, including the CVV, followed by the transfer of this data onto the counterfeit card. I confirm that the Bank has informed me about the various Risks (including but not limited to fraudulent usage, lost card & skimming risk) associated with high credit limits set on individual cards. I have independently evaluated and understood the risks and have made an informed decision to request the Bank in setting up high credit limit on the individual card. I agree and undertake full and absolute liability on the card keeping in mind the risks as above mentioned.

Do not call registry: I agree to receive all marketing communication and offers on my AU Credit Card through telemarketing channels notwithstanding my telephone numbers(s) being registered in any Do Not Call registry list. I understand that I can withdraw my consent at any point of time by registering with AU Credit Card Do-Not-Call Registry by calling the Helpline numbers mentioned at the back of the card. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

I agree that bank would be sharing the information related to credit history/repayment record of the card holder to a credit information company (authorized by RBI) as per credit information companies (Regulation) Act, 2005.

Anti-Money Laundering Regulations: I am the beneficial owner of all assets run through my accounts(s) opened with AU Small Finance Bank Ltd. The beneficial owner of some/all assets run through the accounts is/are name and address of person for whom the accounts are maintained, the competent court, as decided by the Bank shall have exclusive jurisdiction in respect of any claims against the Bank. However, this will not affect the Bank's general lien and right of off-set over all my accounts at all branches of the Bank and for this purpose the Bank shall be entitled to combine and consolidate all or any of such accounts.

I undertake that the Bank can seek my latest information and collect the required KYC documents on periodical basis in compliance with applicable regulatory guidelines. I will update the Bank in case of any change in my details provided at the time of applying Credit Card which includes address change, change in industry, change of employment, etc.

Aadhaar: I hereby give my consent to AU Small Finance Bank Ltd. to obtain my Aadhaar Number, Name and Fingerprint /iris for authentication with UIDAI. Bank has informed me that my identity information would only be used for KYC and informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.

FEMA Declaration: I hereby declare that the transactions relating to foreign exchange routed through your Bank do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulations, direction, or order made hereunder. I also hereby agree and undertake to give such information/documents as well reasonably satisfy you about the transactions in terms of the above declaration.

GST Guidelines: a) State of GSTIN and state mentioned in communication address should be the same for correct invoicing. In case of a difference, the communication address is to be modified accordingly before submission of GSTIN details. b) The determination of the location of supplier of service is the sole responsibility of AU Small Finance Bank and would be determined basis applicable tax laws, c) **For definition of related party, please visit www.aubank.in/knowledge-center/gst-related-party

I request AU Small Finance Bank LTD. to update the following signature in their records.

Date: _____

Place: _____

Signature/Thumb impression

